



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [NORTHWEST BANCSHARES INC](#)

**City/State** [COLUMBUS, OH](#)

## Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [14,488,373](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[NORTHWEST BANCSHARES INC](#)  
[3 EASTON OVAL SUITE 500](#)  
[COLUMBUS, OH 43219](#)

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## Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019													
Average assets (\$000) .....	14,467,798			14,346,608			14,797,796			13,184,929			10,486,870													
Net income (\$000) .....	28,287			40,237			154,323			74,854			110,432													
Number of BHCs in peer group .....	134			133			130			128			125													
<b>Earnings and Profitability:</b>																										
<b>Percent of Average Assets</b>																										
Net interest income (tax equivalent) .....	2.64	2.55	55	3.02	2.67	73	2.82	2.60	65	3.22	2.77	79	3.59	3.01	78											
+ Non-interest income .....	0.70	0.97	41	0.89	1.13	44	0.97	1.04	54	1	1.21	47	0.95	1.32	39											
- Overhead expense .....	2.38	2.18	71	2.60	2.28	75	2.50	2.17	77	2.86	2.57	71	2.97	2.69	68											
- Provision for credit losses .....	-0.04	0.04	28	-0.16	-0.12	36	-0.08	-0.09	45	0.64	0.51	71	0.22	0.15	72											
+ Securities gains (losses) .....	0	0	17	0	0.01	7	0	0.01	7	0	0.02	40	0	0.01	51											
+ Other tax equivalent adjustments .....	0	0	44	0	0	8	0	0	83	0	0	48	0	0	8											
= Pretax net operating income (tax equivalent) .....	1.01	1.35	22	1.46	1.78	27	1.38	1.66	29	0.72	1.04	20	1.36	1.56	31											
Net operating income .....	0.78	1.03	23	1.12	1.36	28	1.04	1.26	27	0.57	0.81	23	1.05	1.19	30											
Net income .....	0.78	1.02	23	1.12	1.35	29	1.04	1.26	27	0.57	0.82	23	1.05	1.19	30											
Net income (Subchapter S adjusted) .....		1.74			1.78			1.97			1.18			1.17												
<b>Percent of Average Earning Assets</b>																										
Interest income (tax equivalent) .....	3.01	2.96	51	3.59	3.18	72	3.35	3.06	68	3.97	3.55	75	4.58	4.41	64											
Interest expense .....	0.17	0.20	48	0.23	0.29	47	0.21	0.25	49	0.36	0.52	30	0.60	1.08	16											
Net interest income (tax equivalent) .....	2.84	2.75	52	3.35	2.88	75	3.15	2.80	73	3.61	3.01	83	3.98	3.33	75											
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																										
Net loan and lease losses / Average loans and leases .....	0.06	0.09	54	0.18	0.16	64	0.20	0.11	75	0.27	0.27	62	0.23	0.21	63											
Earnings coverage of net loan and lease losses (X) .....	23.49	38.54	57	9.61	25.70	37	9.32	39.72	26	6.51	22.91	30	8.22	24.40	33											
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.98	1.20	28	1.20	1.49	31	1.02	1.23	30	1.28	1.58	32	0.66	0.83	35											
Allowance for loan and lease losses / Total loans and leases .....	0.98	1.17	31	1.20	1.47	32	1.02	1.20	34	1.27	1.55	34	0.66	0.81	37											
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	1.24	0.47	94	2.18	0.70	94	1.59	0.49	94	1	0.71	78	0.79	0.57	75											
30–89 days past due loans and leases / Total loans and leases .....	0.40	0.32	71	0.50	0.33	78	0.54	0.32	81	0.64	0.39	80	0.72	0.43	80											
<b>Liquidity and Funding</b>																										
Net noncore funding dependence .....	-6.23	-1.97	33	-4.62	-0.51	40	-7.95	-2.33	33	-3.16	3.20	33	2.71	14.45	19											
Net short-term noncore funding dependence .....	-7.02	-6.65	42	-5.40	-6.88	52	-8.77	-7.71	41	-4.07	-4.76	47	1.69	3.38	36											
Net loans and leases / Total assets .....	69.31	59.31	75	71.07	60.99	82	67.83	58.67	74	74.89	61.58	86	82.43	63.77	95											
<b>Capitalization</b>																										
Tier 1 leverage ratio .....	10.43	9.06	84	10.25	9.15	79	10.35	8.98	81	10.14	9.13	79	11.91	9.76	91											
Holding company equity capital / Total assets .....	10.52	10.29	55	10.69	10.72	47	10.83	10.71	54	11.01	11.16	46	12.72	12.43	55											
Total equity capital (including minority interest) / Total assets .....	10.52	10.40	54	10.69	10.85	46	10.83	10.82	53	11.01	11.29	44	12.72	12.57	53											
Common equity tier 1 capital / Total risk-weighted assets .....	13.57	12.21	75	13.30	12.57	66	13.69	12.42	74	12.89	12.38	64	13.58	12.17	78											
Net loans and leases / Equity capital (X) .....	6.59	5.82	68	6.65	5.73	73	6.26	5.53	65	6.80	5.58	75	6.48	5.21	76											
Cash dividends / Net income .....	89.56	33.45	98	59.91	23.13	96	64.98	28.27	96	124.42	42.30	95	68.98	33.12	94											
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			14.81			3.14			-0.65			-12.02												
<b>Growth Rates</b>																										
Assets .....	0.50	9.35	17	33.50	16.49	85	4.62	10.50	26	31.35	16.68	84	9.59	9.26	64											
Equity capital .....	-1.13	4.03	42	14.85	9.13	78	2.92	7.46	34	13.70	6.99	82	7.61	10.49	49											
Net loans and leases .....	-1.99	6.29	24	17.03	7.22	80	-5.24	3.36	19	19.34	9.07	82	9.33	9.10	65											
Noncore funding .....	-12	-10.65	52	-9.48	-25.09	70	-18.73	-14.79	41	-11.07	-12.18	51	15.89	6.59	72											
<b>Parent Company Ratios</b>																										
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36											
Long-term debt / Equity capital .....	8.12	11.08	52	8.01	11.33	50	7.80	10.95	51	8.02	13.56	48	0	13.04	13											
Equity investment in subsidiaries / Equity capital .....	98.84	103.47	27	101.50	102.85	45	107.40	103.22	77	104.71	102.81	65	97.15	103.22	16											
Cash from ops + noncash items + op expense / Op expense + dividends .....	-4.22	125.04	12	-3.86	98.58	12	2.71	154.48	3	7.11	147.24	2	1.32	190.27	4											

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	92,498	109,606	414,395	440,339	409,769	-15.61	8.15
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	92,353	109,317	413,487	439,301	409,179	-15.52	8.11
Tax-exempt income on loans and leases.....	145	289	908	1,038	590	-49.83	40.78
Estimated tax benefit on income on loans and leases.....	104	214	714	1,012	642	-51.13	-19.16
Income on loans and leases (tax equivalent).....	92,602	109,820	415,109	441,351	410,411	-15.68	8.11
Investment interest income (tax equivalent).....	8,186	5,815	28,480	23,434	21,781	40.76	84.16
Interest on balances due from depository institutions.....	467	183	1,194	719	600	155.19	-29.24
Interest income on other earning assets.....	92	135	446	1,015	1,109	-31.85	-26.40
Total interest income (tax equivalent).....	101,347	115,953	445,229	466,519	433,901	-12.60	11.51
Interest on time deposits of \$250K or more .....	226	469	1,431	3,521	3,069	-51.81	-21.53
Interest on time deposits < \$250K.....	1,959	3,334	11,021	19,382	24,010	-41.24	-39.39
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	1,566	1,711	6,670	12,992	22,137	-8.47	-19.53
Interest on other borrowings and trading liabilities.....	809	797	3,144	4,881	7,698	1.51	-33.91
Interest on subordinated debt and mandatory convertible securities .....	1,250	1,258	4,980	1,561	0	-0.64	
Total interest expense.....	5,810	7,569	27,246	42,337	56,914	-23.24	-13.15
Net interest income (tax equivalent).....	95,537	108,384	417,983	424,182	376,987	-11.85	13.47
Non-interest income.....	25,385	31,898	143,466	131,722	99,441	-20.42	20.92
Adjusted operating income (tax equivalent) .....	120,922	140,282	561,449	555,904	476,428	-13.80	14.95
Overhead expense.....	85,911	93,402	369,363	376,618	311,148	-8.02	16.21
Provision for credit losses.....	-1,481	-5,620	-11,883	83,975	22,659		
Securities gains (losses) .....	-2	-21	-176	235	50		
Other tax equivalent adjustments .....	0	-2	1	0	-1		
Pretax net operating income (tax equivalent).....	36,490	52,477	203,794	95,546	142,670	-30.46	36.97
Applicable income taxes .....	7,613	11,603	46,801	17,672	30,679	-34.39	-5.45
Tax equivalent adjustments .....	590	637	2,670	3,020	1,559	-7.38	-29.93
Applicable income taxes (tax equivalent).....	8,203	12,240	49,471	20,692	32,238	-32.98	-7.77
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	28,287	40,237	154,323	74,854	110,432	-29.70	59.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	28,287	40,237	154,323	74,854	110,432	-29.70	59.40
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	28,287	40,237	154,323	74,854	110,432	-29.70	59.40
Investment securities income (tax equivalent).....	8,186	5,815	28,480	23,434	21,781	40.76	84.16
US Treasury and agency securities (excluding mortgage-backed securities) .....	666	615	2,577	1,943	3,253	8.29	-20.14
Mortgage-backed securities .....	6,360	4,200	21,463	17,416	16,670	51.43	186.23
All other securities .....	1,160	1,000	4,440	4,075	1,858	15.92	-16.51
Cash dividends declared.....	25,335	24,105	100,274	93,132	76,173	5.10	56.00
Common .....	25,335	24,105	100,274	93,132	76,173	5.10	56.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.80	2.75	54	3.23	2.96	66	3.01	2.85	62	3.54	3.27	70	4.14	4	64
Less: Interest expense .....	0.16	0.19	49	0.21	0.27	47	0.18	0.23	48	0.32	0.48	29	0.54	0.98	17
Equals: Net interest income (tax equivalent) .....	2.64	2.55	55	3.02	2.67	73	2.82	2.60	65	3.22	2.77	79	3.59	3.01	78
Plus: Non-interest income .....	0.70	0.97	41	0.89	1.13	44	0.97	1.04	54	1	1.21	47	0.95	1.32	39
Equals: adjusted operating income (tax equivalent) .....	3.34	3.56	42	3.91	3.87	62	3.79	3.70	63	4.22	4.04	65	4.54	4.41	60
Less: Overhead expense .....	2.38	2.18	71	2.60	2.28	75	2.50	2.17	77	2.86	2.57	71	2.97	2.69	68
Less: Provision for credit losses .....	-0.04	0.04	28	-0.16	-0.12	36	-0.08	-0.09	45	0.64	0.51	71	0.22	0.15	72
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	16	0	0.01	6	0	0.01	6	0	0.02	40	0	0.01	51
Plus: other tax equivalent adjustments .....	0	0	44	0	0	8	0	0	83	0	0	48	0	0	8
Equals: Pretax net operating income (tax equivalent) .....	1.01	1.35	22	1.46	1.78	27	1.38	1.66	29	0.72	1.04	20	1.36	1.56	31
Less: Applicable income taxes (tax equivalent) .....	0.23	0.31	26	0.34	0.40	30	0.33	0.38	36	0.16	0.23	27	0.31	0.36	35
Less: Minority interest .....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.78	1.03	23	1.12	1.36	28	1.04	1.26	27	0.57	0.81	23	1.05	1.19	30
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.78	1.02	23	1.12	1.35	29	1.04	1.26	27	0.57	0.82	23	1.05	1.19	30
Memo: Net income (last four quarters) .....	0.96	1.17	26	0.76	1.07	20	1.04	1.26	27	0.57	0.82	23	1.05	1.19	30
Net income-BHC and noncontrolling (minority) interest .....	0.78	1.04	21	1.12	1.37	29	1.04	1.27	25	0.57	0.83	23	1.05	1.20	30
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.07	93.16	53	90.15	93.08	15	89.81	93.08	11	89.23	92.32	14	90.39	91.05	40
Average interest-bearing funds / Average assets .....	65.78	60.43	75	65.01	62.97	66	63.61	61.99	64	64.46	64.06	56	66.36	65.57	51
Interest income (tax equivalent) / Average earning assets .....	3.01	2.96	51	3.59	3.18	72	3.35	3.06	68	3.97	3.55	75	4.58	4.41	64
Interest expense / Average earning assets .....	0.17	0.20	48	0.23	0.29	47	0.21	0.25	49	0.36	0.52	30	0.60	1.08	16
Net interest income (tax equivalent) / Average earning assets .....	2.84	2.75	52	3.35	2.88	75	3.15	2.80	73	3.61	3.01	83	3.98	3.33	75
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.71	3.88	40	4.20	4.05	63	4.03	4.01	56	4.34	4.27	58	4.77	5.09	33
Interest-bearing bank balances .....	0.16	0.18	32	0.10	0.10	48	0.13	0.14	44	0.16	0.27	20	2.14	2.04	50
Federal funds sold and reverse repos .....		0.28			0.26			0.25			0.68			2.44	
Trading assets .....		0.43			0.39			0.45			0.60			0.99	
Total earning assets .....	2.99	2.93	54	3.57	3.15	74	3.33	3.04	68	3.94	3.51	76	4.56	4.36	65
Investment securities (tax equivalent) .....	1.41	1.78	17	1.41	1.84	21	1.39	1.77	23	2.16	2.25	41	2.58	2.76	36
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.08	1.09	52	0.96	1.30	33	1.04	1.14	43	1.56	1.75	39	2.04	2.32	36
Mortgage-backed securities .....	1.33	1.67	14	1	1.60	8	1.17	1.57	14	1.73	2.05	22	2.54	2.61	43
All other securities .....	3.75	2.75	81	4	2.93	82	3.81	2.81	82	4.18	3.24	83	5.58	4.06	85
Interest-bearing deposits .....	0.13	0.16	48	0.20	0.26	42	0.17	0.21	47	0.36	0.53	32	0.70	1.10	22
Time deposits of \$250K or more .....	0.77	0.48	83	1.13	0.82	76	0.99	0.66	81	2.08	1.42	90	2.07	1.96	56
Time deposits < \$250K .....	0.67	0.44	81	0.94	0.78	67	0.83	0.62	75	1.31	1.36	46	1.72	1.82	38
Other domestic deposits .....	0.08	0.13	36	0.09	0.17	29	0.09	0.15	35	0.20	0.36	21	0.44	0.93	12
Foreign deposits .....		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.19	0.16	70	0.19	0.18	70	0.19	0.17	72	0.25	0.62	18	0.24	1.86	9
Other borrowed funds and trading liabilities .....	0	1.14	5	0.13	1.38	13	0.10	1.27	13	0.62	1.50	13	2.29	2.38	43
All interest-bearing funds .....	0.24	0.31	42	0.32	0.42	39	0.29	0.37	44	0.50	0.74	26	0.82	1.49	14

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		25,385		31,898		143,466		131,722		99,441		
Fiduciary activities income .....		2,944		2,979		12,304		9,208		7,460		
Service charges on deposit accounts - domestic .....		6,597		5,844		24,832		24,923		21,817		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		4,008		3,419		15,137		11,046		9,473		
Insurance activities revenue.....		176		2,633		4,302		9,799		8,929		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		337		2,085		5,477		5,595		1,680		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		1,227		5,524		42,767		21,097		3,312		
Other non-interest income.....		10,096		9,414		38,647		50,054		46,770		
Total overhead expenses .....		85,911		93,402		369,363		376,618		311,148		
Personnel expense.....		50,787		54,353		217,548		206,734		177,901		
Net occupancy expense.....		8,950		10,139		36,486		35,742		33,661		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		1,183		1,594		5,553		6,856		6,543		
Other operating expenses.....		24,991		27,316		109,776		127,286		93,043		
Fee income on mutual funds and annuities.....		734		812		3,265		2,722		2,460		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		2,268		2,437		2,332		2,419		2,209		
Average personnel expense per employee.....		22.39		22.30		93.29		85.46		80.53		
Average assets per employee.....		6,379.10		5,887		6,345.54		5,450.57		4,747.34		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....		2.89	2.26	64	2.55	2.10	62	2.28	2.17	53	2.07	2.02
Overhead expenses / Net Interest Income + non-interest income .....		71.39	61.09	82	66.89	59.31	81	66.10	59.28	77	68.12	62.28
<b>Percent of Average Assets</b>												
Total overhead expense .....		2.38	2.18	71	2.60	2.28	75	2.50	2.17	77	2.86	2.57
Personnel expense.....		1.40	1.21	76	1.52	1.28	75	1.47	1.21	79	1.57	1.30
Net occupancy expense.....		0.25	0.23	61	0.28	0.24	66	0.25	0.23	58	0.27	0.26
Other operating expenses.....		0.72	0.71	64	0.81	0.73	69	0.78	0.72	69	1.02	0.94
Overhead less non-interest income .....		1.67	1.18	87	1.71	1.10	90	1.53	1.10	85	1.86	1.25
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....		71.05	60.59	83	66.58	58.69	81	65.79	58.83	78	67.75	61.82
Personnel expense.....		42	33.94	85	38.75	33.28	79	38.75	32.93	79	37.19	32.36
Net occupancy expense.....		7.40	6.43	63	7.23	6.42	64	6.50	6.23	54	6.43	6.58
Other operating expenses.....		21.65	19.35	73	20.61	18.45	71	20.54	19.18	60	24.13	22.28
Total non-interest income .....		20.99	26.24	43	22.74	28.42	38	25.55	27.67	48	23.70	28.83
Fiduciary activities income .....		2.43	2.31	62	2.12	2.15	56	2.19	2.20	55	1.66	2.09
Service charges on domestic deposit accounts .....		5.46	3.51	80	4.17	3.21	69	4.42	3.27	70	4.48	3.27
Trading revenue.....		0	0.53	34	0	0.97	24	0	0.62	27	0	1.28
Investment banking fees and commissions.....		3.31	2.33	74	2.44	2.51	64	2.70	2.58	68	1.99	2.46
Insurance activities revenue.....		0.15	0.38	65	1.88	0.38	87	0.77	0.36	79	1.76	0.41
Venture capital revenue.....		0	0.02	43	0	0.02	45	0	0.04	44	0	0.01
Net servicing fees .....		0.28	1.49	46	1.49	0.99	77	0.98	0.60	78	1.01	0.01
Net securitization income .....		0	0	48	0	0.01	45	0	0.01	44	0	0
Net gain (loss) - sales of loans, OREO, and other assets .....		1.01	1.74	45	3.94	3.74	60	7.62	3.30	85	3.80	3.92
Other non-interest income.....		8.35	8.92	54	6.71	8.65	42	6.88	9.27	37	9	9.65
Overhead less non-interest income .....		50.05	33.42	88	43.84	29.66	85	40.23	30.52	79	44.05	31.93
Applicable income taxes / Pretax net operating income (tax equivalent).....		20.86	20.83	51	22.11	21.04	60	22.96	21.18	71	18.50	18.63
Applicable income tax + TE / Pretax net operating income + TE .....		22.48	22.92	48	23.32	22.74	59	24.28	22.67	72	21.66	21.18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	7,343,710	7,662,172	7,327,056	7,866,263	6,957,839	-4.16	12.92
Commercial and industrial loans .....	817,452	1,063,010	785,626	1,108,140	635,627	-23.10	65.13
Loans to individuals .....	1,895,161	1,554,925	1,837,988	1,519,264	1,149,358	21.88	190.98
Loans to depository institutions and acceptances of other banks .....	5	11	0	12	0	-54.55	-99.87
Agricultural loans .....	12,071	12,799	12,669	13,290	11,049	-5.69	31.31
Other loans and leases .....	73,085	77,153	55,522	92,330	73,301	-5.27	21.81
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	10,141,484	10,370,070	10,018,861	10,599,299	8,827,174	-2.20	31.32
Less: Allowance for loan and lease losses .....	99,295	123,997	102,241	134,427	57,941	-19.92	62.50
Net loans and leases .....	10,042,189	10,246,073	9,916,620	10,464,872	8,769,233	-1.99	31.07
Debt securities that reprice or mature in over 1 year .....	2,154,934	1,947,431	2,273,256	1,462,827	683,161	10.66	182.32
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Subtotal .....	12,197,123	12,193,504	12,189,876	11,927,699	9,452,394	0.03	44.69
Interest-bearing bank balances .....	1,028,511	810,143	1,247,121	657,179	33,711	26.95	199.97
Federal funds sold and reverse repos .....	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year .....	24,894	86,984	43,490	115,000	154,775	-71.38	-83.38
Trading assets .....	0	0	0	0	0		
Total earning assets .....	13,250,528	13,090,631	13,480,487	12,699,878	9,640,880	1.22	48.42
Non-interest-bearing cash and due from depository institutions .....	198,562	308,647	143,296	221,639	149,038	-35.67	32.65
Premises, fixed assets, and leases .....	207,059	205,897	211,068	208,023	196,516	0.56	29.79
Other real estate owned .....	929	1,738	873	2,232	950	-46.55	-85.14
Investment in unconsolidated subsidiaries .....	3,679	3,679	3,679	3,679	3,679	0.00	10.22
Intangible and other assets .....	827,616	806,035	780,091	838,139	647,163	2.68	45.28
Total assets .....	14,488,373	14,416,627	14,619,494	13,973,590	10,638,226	0.50	47.60
Quarterly average assets .....	14,467,798	14,346,608	14,524,958	14,153,149	10,694,530	0.84	49.40
Average loans and leases (YTD) .....	9,977,524	10,470,352	10,309,490	10,177,060	8,603,187	-4.71	29.83
<b>Memoranda</b>							
Loans held-for-sale .....	19,272	46,270	25,056	58,786	7,709	-58.35	1108.28
Loans not held-for-sale .....	10,122,212	10,323,800	9,993,805	10,540,513	8,819,465	-1.95	31.09
Real estate loans secured by 1–4 family .....	4,523,576	4,546,438	4,436,188	4,708,019	4,364,536	-0.50	7.39
Commercial real estate loans .....	2,732,894	3,009,923	2,802,265	3,049,681	2,480,230	-9.20	23.62
Construction and land development .....	222,056	343,717	259,756	344,818	247,010	-35.40	-3.88
Multifamily .....	443,468	473,033	459,324	486,138	486,441	-6.25	10.49
Nonfarm nonresidential .....	2,067,370	2,193,173	2,083,185	2,218,725	1,746,779	-5.74	30.98
Real estate loans secured by farmland .....	87,240	105,811	88,603	108,563	113,073	-17.55	8.49
Total investment securities .....	2,179,828	2,034,415	2,316,746	1,577,827	837,936	7.15	137.47
U.S. Treasury securities .....	0	0	0	0	14,991		
US agency securities (excluding mortgage-backed securities) .....	236,783	253,882	245,003	201,491	102,165	-6.74	-16.93
Municipal securities .....	115,001	100,950	128,701	116,813	26,050	13.92	78.78
Mortgage-backed securities .....	1,826,859	1,677,825	1,941,618	1,257,600	691,193	8.88	243.53
Asset-backed securities .....	1,185	1,758	1,424	1,923	2,618	-32.59	-95.90
Other debt securities .....	0	0	0	0	919		-100.00
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Available-for-sale securities .....	1,442,098	1,430,131	1,548,592	1,398,940	819,901	0.84	64.61
U.S. Treasury securities .....	0	0	0	0	14,991		
US agency securities (excluding mortgage-backed securities) .....	112,331	129,011	120,552	133,501	102,165	-12.93	-60.59
Municipal securities .....	115,001	100,950	128,701	116,813	26,050	13.92	93.23
Mortgage-backed securities .....	1,213,581	1,198,412	1,297,915	1,146,703	673,158	1.27	145.31
Asset-backed securities .....	1,185	1,758	1,424	1,923	2,618	-32.59	-95.90
Other debt securities .....	0	0	0	0	919		-100.00
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	-60,353	-11,052	-16,639	779	188		
Available-for-sale securities appreciation (depreciation) .....	-100,072	-221	-16,411	23,256	4,406		
Structured notes, fair value .....	19,262	227	20,109	241	294	8385.46	1449.64
Pledged securities .....	260,197	190,994	227,463	160,311	121,787	36.23	32.71

**Liabilities and Changes in Capital**

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Demand deposits .....	3,346,682	3,218,106	3,360,694	2,938,185	1,790,291	4.00	94.09
NOW, ATS and transaction accounts .....	2,778,989	2,711,154	2,809,200	2,631,935	1,856,326	2.50	98.67
Time deposits less brokered deposits < \$250K .....	1,140,423	1,383,684	1,202,976	1,458,667	1,423,272	-17.58	-19.55
MMDA and other savings accounts .....	5,048,051	4,751,095	4,933,642	4,484,963	3,468,836	6.25	39.66
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	12,314,145	12,064,039	12,306,512	11,513,750	8,538,725	2.07	51.00
Time deposits of \$250K or more .....	111,308	150,597	123,735	181,674	142,006	-26.09	-11.15
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	121,436	128,192	139,093	137,661	92,736	-5.27	-11.48
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	2,012	0	22,054	153,600	-100.00	
Other borrowings w/remaining maturity over 1 year .....	60,155	50,841	57,727	52,206	52,092	18.32	
Brokered deposits < \$250K .....	248	1,487	744	1,735	4,085	-83.32	-98.24
Noncore funding .....	293,147	333,129	321,299	395,330	444,519	-12.00	5.99
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	252,789	252,272	252,629	252,123	121,800	0.20	127.30
Other liabilities .....	104,780	226,193	155,483	273,684	179,897	-53.68	9.59
Total liabilities .....	12,964,861	12,875,633	13,035,923	12,434,887	9,284,941	0.69	50.08
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	105	105	105	105	0	0.00	
Common stock .....	1,267	1,272	1,266	1,270	1,069	-0.39	24.22
Common surplus .....	1,012,203	1,018,717	1,010,300	1,015,397	805,750	-0.64	39.99
Retained earnings .....	612,481	571,612	609,529	555,480	583,407	7.15	27.52
Accumulated other comprehensive income .....	-102,544	-50,712	-37,629	-33,549	-36,941		
Other equity capital components .....	0	0	0	0	0	0	
Total holding company equity capital .....	1,523,512	1,540,994	1,583,571	1,538,703	1,353,285	-1.13	29.38
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	1,523,512	1,540,994	1,583,571	1,538,703	1,353,285	-1.13	29.38
Total liabilities and capital .....	14,488,373	14,416,627	14,619,494	13,973,590	10,638,226	0.50	47.60
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,346,682	3,218,106	3,360,694	2,938,185	1,790,291	4.00	94.09
Interest-bearing deposits .....	9,079,019	8,998,017	9,070,297	8,758,974	6,894,525	0.90	38.18
Total deposits .....	12,425,701	12,216,123	12,430,991	11,697,159	8,684,816	1.72	49.81
Long-term debt that reprices within 1 year .....	0	0	0	0	0	0	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,583,571	1,538,703	1,538,703	1,353,285	1,257,638		
Accounting restatements .....	0	0	0	-9,649	-1,226		
Net income .....	28,287	40,237	154,323	74,854	110,432		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	1,904	3,322	-5,101	-3,453	16,571		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	213,406	43,288		
Less: Dividends declared .....	25,335	24,105	100,274	93,132	76,173		
Change in other comprehensive income .....	-64,915	-17,163	-4,080	3,392	2,755		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,523,512	1,540,994	1,583,571	1,538,703	1,353,285		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	50.69	37.11	77	53.15	36.10	85	50.12	36.25	80	56.29	36.22	89	65.40	37.78	95
Commercial and industrial loans .....	5.64	10.78	20	7.37	13.88	15	5.37	10.76	18	7.93	13.52	18	5.97	12.02	20
Loans to individuals .....	13.08	3.61	90	10.79	3.42	87	12.57	3.36	90	10.87	3.40	87	10.80	4.20	84
Loans to depository institutions and acceptances of other banks .....	0	0.02	70	0	0.02	66	0	0.02	34	0	0.03	63	0	0.04	29
Agricultural loans.....	0.08	0.17	63	0.09	0.19	61	0.09	0.18	61	0.10	0.19	64	0.10	0.24	65
Other loans and leases.....	0.50	4.19	13	0.54	4.29	12	0.38	4.47	10	0.66	4.63	11	0.69	5.01	8
Net loans and leases.....	69.31	59.31	75	71.07	60.99	82	67.83	58.67	74	74.89	61.58	86	82.43	63.77	95
Debt securities over 1 year.....	14.87	19.47	35	13.51	16.70	35	15.55	19.46	38	10.47	15.55	28	6.42	14.60	11
Mutual funds and equity securities .....	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal .....	84.19	80.04	60	84.58	78.43	74	83.38	79.22	61	85.36	78.16	79	88.85	79.65	88
Interest-bearing bank balances .....	7.10	7.18	51	5.62	9.08	31	8.53	8.50	51	4.70	7.51	32	0.32	3.06	8
Federal funds sold and reverse repos .....	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	0.17	1.65	14	0.60	1.59	29	0.30	1.56	20	0.82	1.68	35	1.45	1.91	55
Trading assets .....	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	91.46	91.28	57	90.80	91.48	42	92.21	91.77	54	90.88	91.05	46	90.62	89.53	66
Non-interest cash and due from depository institutions.....	1.37	0.96	80	2.14	1	95	0.98	0.82	67	1.59	1.07	91	1.40	1.14	68
Other real estate owned.....	0.01	0.01	54	0.01	0.02	54	0.01	0.01	50	0.02	0.02	58	0.01	0.03	31
All other assets.....	7.17	7.70	39	7.06	7.44	45	6.81	7.35	43	7.53	7.82	44	7.97	9.27	34
<b>Memoranda</b>															
Short-term investments .....	7.27	10.28	38	6.22	11.92	24	8.83	11.47	42	5.53	11.17	24	1.77	7.63	19
U.S. Treasury securities.....	0	1.80	9	0	0.98	13	0	1.47	10	0	0.84	17	0.14	1.03	46
US agency securities (excluding mortgage-backed securities) .....	1.63	0.79	80	1.76	0.73	82	1.68	0.82	78	1.44	0.63	80	0.96	0.54	73
Municipal securities .....	0.79	1.72	51	0.70	1.77	47	0.88	1.73	51	0.84	1.69	49	0.24	1.34	33
Mortgage-backed securities .....	12.61	14.04	45	11.64	12.38	49	13.28	14.14	48	9	11.75	41	6.50	11.44	21
Asset-backed securities .....	0.01	0.56	49	0.01	0.35	56	0.01	0.50	51	0.01	0.32	55	0.02	0.28	57
Other debt securities .....	0	0.55	8	0	0.46	8	0	0.53	8	0	0.42	10	0.01	0.39	28
Loans held-for-sale.....	0.13	0.40	49	0.32	0.46	56	0.17	0.55	50	0.42	0.52	56	0.07	0.39	30
Loans held for investment .....	69.86	59.15	78	71.61	61.15	82	68.36	58.06	78	75.43	61.72	88	82.90	63.50	95
Real estate loans secured by 1–4 family .....	31.22	11.67	97	31.54	11.69	95	30.34	11.46	95	33.69	11.91	96	41.03	13.29	97
Revolving .....	3.34	1.40	89	3.50	1.51	89	3.36	1.42	89	3.78	1.66	89	4.93	2.07	90
Closed-end, secured by first liens .....	25.86	9.94	93	25.64	9.76	94	24.90	9.67	93	27.32	9.81	96	32.36	10.69	95
Closed-end, secured by junior liens .....	2.03	0.17	97	2.40	0.21	97	2.08	0.17	97	2.60	0.22	97	3.74	0.28	98
Commercial real estate loans .....	18.86	23.42	39	20.88	22.27	44	19.17	22.69	40	21.82	22.22	46	23.31	22.23	50
Construction and land development .....	1.53	3.49	31	2.38	3.32	41	1.78	3.34	37	2.47	3.40	43	2.32	3.44	46
Multifamily .....	3.06	3.52	54	3.28	3.21	61	3.14	3.57	58	3.48	3.12	65	4.57	3.01	76
Nonfarm nonresidential .....	14.27	15.11	47	15.21	14.77	48	14.25	14.57	50	15.88	14.72	50	16.42	14.69	56
Real estate loans secured by farmland .....	0.60	0.33	77	0.73	0.33	78	0.61	0.30	77	0.78	0.33	79	1.06	0.36	82

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	72.41	61.87	62	73.89	57.91	79	73.13	61.05	65	74.21	57.15	81	78.82	57.46	84
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	44.60	20.07	94	43.84	19.43	94	44.28	19.86	95	44.42	19.43	94	49.44	20.75	95
Real estate loans secured by 1–4 family.....	4.77	2.35	84	4.87	2.45	84	4.91	2.43	82	4.98	2.64	82	5.94	3.15	83
Revolving .....	39.83	17.49	94	38.98	16.76	94	39.37	17.24	93	39.44	16.59	94	43.50	17.39	94
Closed-end.....	26.95	38.39	31	29.03	35.36	35	27.97	37.86	32	28.77	34.63	37	28.10	33.52	39
Construction and land development.....	2.19	5.82	28	3.31	5.29	38	2.59	5.65	30	3.25	5.26	38	2.80	5.09	38
1–4 family.....	0.54	1.29	47	0.45	1.05	42	0.62	1.18	48	0.38	0.93	39	0.19	0.94	31
Other.....	1.65	4.49	24	2.86	4.21	36	1.97	4.40	28	2.88	4.19	41	2.61	4.02	41
Multifamily.....	4.37	5.66	49	4.56	5.08	55	4.58	5.78	50	4.59	4.96	54	5.51	4.69	68
Nonfarm nonresidential .....	20.39	25	38	21.15	23.47	42	20.79	24.56	39	20.93	22.93	41	19.79	22.15	43
Owner-occupied.....	6.62	8.44	40	7.33	7.93	51	6.88	8.29	45	7.26	7.68	52	8.20	7.72	56
Other.....	13.76	16.32	40	13.82	15.25	43	13.91	15.94	41	13.68	14.95	43	11.59	14.34	40
Real estate loans secured by farmland.....	0.86	0.59	73	1.02	0.56	75	0.88	0.54	73	1.02	0.54	76	1.28	0.55	79
Loans to depository institutions and acceptances of other banks.....	0	0.03	70	0	0.03	66	0	0.04	34	0	0.06	63	0	0.11	29
Commercial and industrial loans .....	8.06	18.81	13	10.25	23.16	8	7.84	18.86	12	10.45	22.17	10	7.20	19.53	11
Loans to individuals .....	18.69	6.52	84	14.99	6.02	81	18.35	6.24	83	14.33	6.13	80	13.02	7.13	79
Credit card loans .....	0.48	0.51	76	0.48	0.50	74	0.50	0.53	74	0.49	0.65	72	0.65	0.81	72
Agricultural loans.....	0.12	0.31	60	0.12	0.33	58	0.13	0.34	58	0.13	0.32	62	0.13	0.37	59
Other loans and leases.....	0.72	8.03	12	0.74	8.05	11	0.55	8.75	9	0.87	9.09	11	0.83	9.85	8
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	470.03	395.39	63	496.90	382.51	75	469.92	391.81	65	513.77	381.27	78	535.09	391.26	70
Real estate loans secured by 1–4 family.....	289.53	125.02	93	294.84	124.29	93	284.51	126.06	91	307.49	125.03	94	335.65	138.18	94
Revolving .....	30.96	14.84	83	32.72	16.14	83	31.54	15.44	82	34.47	17.42	82	40.33	21.26	77
Closed-end.....	258.57	108.83	89	262.11	106.79	92	252.97	108.85	90	273.03	106.14	94	295.32	115.20	93
Commercial real estate loans .....	174.92	249.33	32	195.19	237.40	34	179.72	245.88	33	199.18	234.65	37	190.74	229.44	38
Construction and land development.....	14.21	36.95	26	22.29	35.26	38	16.66	35.95	30	22.52	35.62	39	19	34.95	38
1–4 family.....	3.52	8.02	48	3.05	6.84	44	3.97	7.42	50	2.62	6.34	42	1.29	6.61	31
Other.....	10.69	28.49	26	19.24	28.01	38	12.69	28.11	29	19.90	28.16	40	17.70	27.32	41
Multifamily.....	28.38	37.99	49	30.68	34.02	57	29.46	38.66	51	31.75	32.74	60	37.41	31.04	69
Nonfarm nonresidential .....	132.32	160.85	38	142.23	157.71	41	133.60	158.05	38	144.91	155.06	43	134.33	152.10	44
Owner-occupied.....	43	53.96	40	49.30	52.99	51	44.21	52.99	45	50.23	52.37	51	55.68	53.07	57
Other.....	89.32	105.37	39	92.93	102.29	45	89.39	102.54	40	94.68	100.54	46	78.65	97.41	42
Real estate loans secured by farmland.....	5.58	3.46	75	6.86	3.50	76	5.68	3.22	76	7.09	3.44	77	8.70	3.60	79
Loans to depository institutions and acceptances of other banks.....	0	0.18	70	0	0.18	66	0	0.21	34	0	0.28	63	0	0.44	29
Commercial and industrial loans .....	52.32	113.45	18	68.94	145.22	13	50.39	114.45	16	72.38	139.91	17	48.88	122.02	16
Loans to individuals .....	121.30	36.67	86	100.84	35.91	85	117.88	34.55	86	99.23	37.47	85	88.39	43.51	79
Credit card loans .....	3.11	2.64	76	3.23	2.59	75	3.24	2.77	75	3.41	3.30	74	4.42	4.34	75
Agricultural loans.....	0.77	1.66	63	0.83	1.94	60	0.81	1.86	61	0.87	1.88	64	0.85	2.18	61
Other loans and leases.....	4.68	47.86	13	5	47.52	12	3.56	51.06	9	6.03	49.54	11	5.64	52.44	8
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	20.72	30.57	29	22.11	27.81	34	21.48	30.07	32	21.94	27.32	35	20.37	26.45	38
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	134.51	198.65	33	148.66	185.94	36	138.01	195.33	33	151.90	183.76	37	138.29	178.57	37
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	177.51	256.17	31	197.97	243.39	34	182.22	252.85	32	202.13	240.85	37	193.97	236.10	38

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	7.27	10.28	38	6.22	11.92	24	8.83	11.47	42	5.53	11.17	24	1.77	7.63	19
Liquid assets .....	22.71	28.10	36	21.02	27.16	32	24.47	29.03	38	16.73	26.22	22	9.32	22.44	7
Investment securities .....	15.05	21.67	31	14.11	18.78	32	15.85	21.63	32	11.29	17.85	25	7.88	16.99	13
Net loans and leases .....	69.31	59.31	75	71.07	60.99	82	67.83	58.67	74	74.89	61.58	86	82.43	63.77	95
Net loans, leases and standby letters of credit .....	69.63	60.12	74	71.38	61.79	81	68.14	59.49	74	75.21	62.48	85	82.81	64.84	95
Core deposits .....	84.99	76.85	87	83.68	73.69	91	84.18	75.71	88	82.40	70.67	90	80.26	63.09	91
Noncore funding .....	2.02	9.46	7	2.31	11.95	7	2.20	10.30	6	2.83	14.13	6	4.18	19.36	4
Time deposits of \$250K or more .....	0.77	1.46	34	1.04	1.96	31	0.85	1.58	29	1.30	2.11	34	1.33	2.94	23
Foreign deposits .....	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0.84	1.11	57	0.89	1.22	53	0.95	1.23	59	0.99	1.47	51	0.87	1.94	49
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.84	0.44	67	0.89	0.60	62	0.95	0.54	69	0.99	0.54	62	0.87	0.48	61
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0	1.03	11	0.01	1.11	29	0	1	11	0.16	1.24	34	1.44	3.01	34
Earning assets that reprice within 1 year .....	28.49	36.68	31	28.16	38.67	24	29.70	37.37	31	28.35	39.38	22	26.84	39.29	15
Interest-bearing liabilities that reprice within 1 year .....	6.03	6.16	66	6.53	7.73	55	6.09	6.39	65	7.09	8.20	56	8.55	10.19	47
Long-term debt that reprices within 1 year .....	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	22.46	29.01	34	21.63	29.49	32	23.61	29.65	35	21.26	29.11	32	18.29	26.63	27
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-6.23	-1.97	33	-4.62	-0.51	40	-7.95	-2.33	33	-3.16	3.20	33	2.71	14.45	19
Net short-term noncore funding dependence .....	-7.02	-6.65	42	-5.40	-6.88	52	-8.77	-7.71	41	-4.07	-4.76	47	1.69	3.38	36
Short-term investment / Short-term noncore funding .....	536.05	265.83	82	376.68	246.74	78	582.43	273.46	83	269.06	184.19	74	54.08	77.77	51
Liquid assets - short-term noncore funding / Nonliquid assets .....	27.63	35.38	42	24.52	30.67	44	30.39	36.68	44	17.63	28.18	40	6.66	16.97	34
Net loans and leases / Total deposits .....	80.82	73.06	68	83.87	76.22	73	79.77	72.79	67	89.47	79.43	76	100.97	90.31	80
Net loans and leases / Core deposits .....	81.55	78.05	61	84.93	83.77	60	80.58	78.25	58	90.89	88.34	63	102.70	103.93	55
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-4.08	-3.53	37	-0.77	0.62	9	-1.13	0.12	14	0.06	1.57	17	0.02	0.72	17
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-6.76	-8.82	61	-0.02	1.31	21	-1.11	-0.25	25	1.65	4.31	15	0.35	1.36	26
Structured notes appreciation (depreciation) / Tier 1 capital .....	-0.05	-0.15	43	0	0	31	0	-0.02	36	0	0.02	31	0	0	25
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	33.84	20.27	69	29.70	12.84	79	33.16	14.28	77	11.34	11.38	60	2.15	12.67	40
Available-for-sale securities .....	66.16	77.97	31	70.30	85.49	21	66.84	83.77	22	88.66	87.23	40	97.85	85.40	62
U.S. Treasury securities .....	0	8.39	9	0	5.10	13	0	6.70	10	0	4.72	16	1.79	6.15	52
US agency securities (excluding mortgage-backed securities) .....	10.86	3.73	84	12.48	4.35	84	10.58	4.12	82	12.77	4.01	83	12.19	3.49	87
Municipal securities .....	5.28	7.89	52	4.96	9.71	47	5.56	8.22	53	7.40	9.83	54	3.11	7.75	42
Mortgage-backed securities .....	83.81	65.55	76	82.47	66.67	73	83.81	66.54	77	79.70	66.64	67	82.49	67.43	70
Asset-backed securities .....	0.05	2.78	51	0.09	1.97	56	0.06	2.50	54	0.12	1.91	54	0.31	1.66	60
Other debt securities .....	0	3.16	8	0	3.05	8	0	3.08	8	0	3.01	9	0.11	2.94	36
Mutual funds and equity securities .....	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less .....	1.14	8.63	17	4.28	9.29	34	1.88	7.78	22	7.29	10.55	46	18.47	11.86	76
Debt securities 1 to 5 years .....	60.68	18.50	95	41.88	16.09	88	59.68	18.25	95	37.03	17.03	88	59.01	17.94	92
Debt securities over 5 years .....	38.17	70.45	11	53.85	72.48	20	38.44	71.11	12	55.68	69.86	22	22.52	66.02	8
Pledged securities .....	11.94	29.79	23	9.39	33.48	18	9.82	32.26	19	10.16	35.67	20	14.53	30.57	28
Structured notes, fair value .....	0.88	0.08	92	0.01	0.05	85	0.87	0.11	90	0.02	0.02	87	0.04	0.03	86
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	17.42	-1.29	72	155.65	156.41	58	67.14	27.98	76	309.67	183.32	75	31.21	26.69	65
Investment securities .....	7.15	28.40	21	159.89	31.91	96	46.83	31.36	71	88.30	23.62	92	1.66	11.75	32
Core deposits .....	2.07	14.47	11	37.72	29.18	80	6.89	16.94	16	34.84	26.88	79	9.04	11.23	57
Noncore funding .....	-12	-10.65	52	-9.48	-25.09	70	-18.73	-14.79	41	-11.07	-12.18	51	15.89	6.59	72

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			2,384,485	2,140,729	1,893,142
Commit: Secured commercial real estate loans .....	502,472	380,432	470,415	366,263	380,319
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	286,732	225,610	201,817
Securities underwriting .....	45,659	43,937	45,522	45,137	40,303
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	19,315	45,820	24,685	57,681	7,564
Written options contracts (interest rate) .....	51,107	53,137	51,367	53,384	55,245
Purchased options contracts (interest rate) .....	51,107	53,137	51,367	53,384	55,245
Interest rate swaps .....	1,214,529	1,174,701	1,253,159	1,157,564	738,616
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						16.31	22.78	32	15.32	22.01	26	17.80	23.52	34	
Standby letters of credit .....	0.32	0.64	38	0.30	0.67	31	0.31	0.65	36	0.32	0.71	34	0.38	0.84	33
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	9.22	45.51	34	9.20	42.67	29	9.44	46.30	35	9.46	48.62	27	8.05	68.47	22
Interest rate contracts .....	9.22	33.09	37	9.20	30.32	31	9.44	32.46	38	9.46	34.36	29	8.05	47.31	23
Interest rate futures and forward contracts .....	0.13	4.02	48	0.32	4.59	46	0.17	3.25	43	0.41	6.21	41	0.07	10.67	29
Written options contracts (interest rate) .....	0.35	1.59	50	0.37	2	41	0.35	1.41	49	0.38	2.18	35	0.52	2.47	50
Purchased options contracts (interest rate) .....	0.35	1.35	62	0.37	1.45	62	0.35	1.31	64	0.38	1.46	61	0.52	2.65	64
Interest rate swaps .....	8.38	19.54	42	8.15	20.33	36	8.57	20.49	43	8.28	20.83	34	6.94	28.86	28
Foreign exchange contracts .....	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						23.13	44.98	18	21.03	42.82	20	22.01	45.53	20	

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,336,058	1,326,795	1,380,578	1,322,013	856,670
Interest rate contracts .....	1,336,058	1,326,795	1,380,578	1,322,013	856,670
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	19,315	45,820	24,685	57,681	7,564
Written options .....	51,107	53,137	51,367	53,384	55,245
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	51,107	53,137	51,367	53,384	55,245
Purchased options .....	51,107	53,137	51,367	53,384	55,245
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	51,107	53,137	51,367	53,384	55,245
Swaps .....	1,214,529	1,174,701	1,253,159	1,157,564	738,616
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	1,336,058	1,326,795	1,380,578	1,322,013	856,670
Interest rate contracts .....	1,336,058	1,326,795	1,380,578	1,322,013	856,670
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,236,903	1,199,555	1,275,694	1,182,664	765,578
One year or less .....	6,857	0	748	0	0
Over 1 year to 5 years .....	248,207	203,485	247,696	157,337	80,328
Over 5 years .....	981,839	996,070	1,027,250	1,025,327	685,250
Gross negative fair value (absolute value) .....	23,310	34,511	30,729	53,792	20,968
Gross positive fair value .....	24,948	40,021	32,784	61,362	21,671
Held for trading .....	0	0	0	0	0
Non-traded .....	24,948	40,021	32,784	61,362	21,671
Current credit exposure on risk-based capital derivative contracts .....	23,310	34,511	30,830	53,791	20,968
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	1.45	10.22	37	3.45	12.82	40	1.79	11.16	35	4.36	14.05	39	0.88	13.49	19
Written options .....	3.83	6.03	54	4	8.11	44	3.72	6.28	51	4.04	8.18	44	6.45	5.91	63
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	3.83	5.74	56	4	7.80	46	3.72	5.96	53	4.04	7.73	47	6.45	5.10	67
Purchased options .....	3.83	3.59	63	4	3.58	65	3.72	3.27	66	4.04	3.42	69	6.45	4.42	70
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	3.83	3.11	66	4	3.15	67	3.72	2.87	68	4.04	2.86	72	6.45	3.35	75
Swaps .....	90.90	74.58	62	88.54	69.64	62	90.77	74.26	62	87.56	68.76	62	86.22	69.75	58
Held for trading .....	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts .....	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts .....	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts .....	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	92.58	92.63	31	90.41	90.92	31	92.40	92.53	32	89.46	91.48	29	89.37	93.86	25
One year or less .....	0.51	27.97	9	0	26.80	3	0.05	27.56	7	0	32.05	4	0	32.17	2
Over 1 year to 5 years .....	18.58	26.35	35	15.34	28.69	33	17.94	27.01	33	11.90	27.06	27	9.38	30.45	23
Over 5 years .....	73.49	29.53	90	75.07	30.03	92	74.41	29.89	91	77.56	29.56	94	79.99	28.09	93
Gross negative fair value (absolute value) .....	1.74	1.21	75	2.60	1.21	91	2.23	0.98	92	4.07	1.55	92	2.45	0.83	94
Gross positive fair value .....	1.87	1.52	68	3.02	1.70	93	2.37	1.34	92	4.64	2.23	97	2.53	1.19	91
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.06	41	0.02	0.05	51	0.02	0.04	58	0.04	0.07	57	0.02	0.06	52
Gross positive fair value (X) .....	0.02	0.06	42	0.03	0.07	41	0.02	0.05	46	0.04	0.09	42	0.02	0.07	37
Held for trading (X) .....	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0.02	0.01	70	0.03	0.01	75	0.02	0.01	82	0.04	0.02	84	0.02	0.01	77
Current credit exposure (X) .....	0.02	0.04	52	0.02	0.05	45	0.02	0.04	53	0.04	0.06	47	0.02	0.05	43
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.23	0.47	55	0.35	0.61	49	0.31	0.46	55	0.54	0.85	50	0.25	0.73	44

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	102,241	134,427	134,427	57,941	55,214
Gross losses .....	5,058	8,366	34,137	34,718	26,212
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	3,593	3,556	13,834	7,592	6,280
Net losses .....	1,465	4,810	20,303	27,126	19,932
Provision for loan and lease losses .....	-1,481	-5,620	-11,883	83,975	22,659
Adjustments .....	0	0	0	19,637	0
Ending balance .....	99,295	123,997	102,241	134,427	57,941
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.04	0.04	28	-0.16	-0.11	35	-0.08	-0.09	46	0.64	0.51	72	0.22	0.15	72
Provision for loan and lease losses / Average loans and leases .....	-0.06	0.06	30	-0.21	-0.20	42	-0.12	-0.16	49	0.83	0.82	55	0.26	0.24	62
Provision for loan and lease losses / Net loan and lease losses .....	-101.09	49.50	26	-116.84	-168.35	37	-58.53	-105.48	53	309.57	487.86	44	113.68	130.58	50
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.98	1.20	28	1.20	1.49	31	1.02	1.23	30	1.28	1.58	32	0.66	0.83	35
Allowance for loan and lease losses / Total loans and leases .....	0.98	1.17	31	1.20	1.47	32	1.02	1.20	34	1.27	1.55	34	0.66	0.81	37
Allowance for loan and lease losses / Net loans and leases losses (X) .....	16.94	38.27	57	6.44	18.09	31	5.04	21.39	11	4.96	11.58	34	2.91	8.03	30
Allowance for loan and lease losses / Nonaccrual assets .....	79.70	355.27	5	55.32	291.29	4	64.38	364.13	6	129.99	299.17	17	84.13	218.72	18
ALLL / 90+ days past due + nonaccrual loans and leases .....	79.70	284.19	11	55.32	246.27	7	64.38	287.08	7	129.99	244.34	24	83.95	151.73	28
Gross loan and lease losses / Average loans and leases .....	0.20	0.17	68	0.32	0.24	72	0.33	0.19	79	0.34	0.34	62	0.30	0.28	65
Recoveries / Average loans and leases .....	0.14	0.07	85	0.14	0.08	78	0.13	0.08	80	0.07	0.07	65	0.07	0.08	56
Net losses / Average loans and leases .....	0.06	0.09	54	0.18	0.16	64	0.20	0.11	75	0.27	0.27	62	0.23	0.21	63
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	10.53	10.98	56	10.24	7.39	73	39.85	34.67	69	28.96	33.98	49	21.19	36.22	26
Earnings coverage of net loan and lease losses (X) .....	23.49	38.54	57	9.61	25.70	37	9.32	39.72	26	6.51	22.91	30	8.22	24.40	33
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.05	-0.01	93	0.27	0.03	93	0.21	0.02	95	0.04	0.04	60	0.07	0.01	92
Real estate loans secured by 1–4 family .....	0.09	-0.02	96	0.08	-0.01	93	0.14	-0.02	96	0	0.01	56	0.03	0.01	72
Revolving .....	0.04	-0.08	93	0.05	-0.03	82	0.27	-0.07	96	-0.01	0.01	36	0.06	0.02	68
Closed-end .....	0.09	-0.02	96	0.08	-0.01	93	0.12	-0.01	95	0.01	0	62	0.03	0	78
Commercial real estate loans .....	0	0	39	0.58	0.05	96	0.32	0.04	96	0.10	0.07	73	0.15	0.01	95
Construction and land development .....	-0.17	-0.02	6	2.33	0	96	0.74	0	96	-0.01	0	30	1.62	-0.01	99
1–4 family .....	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other .....	-0.17	-0.01	5	2.33	0	97	0.74	0	97	-0.01	0	26	1.62	-0.01	99
Multifamily .....	-0.01	0	9	-0.01	0	9	0.01	0.01	82	-0.04	0	4	0	0	18
Nonfarm nonresidential .....	0.02	0.01	82	0.43	0.07	90	0.34	0.05	94	0.15	0.11	73	-0.01	0.02	13
Owner-occupied .....	0.06	0	96	-0.01	0.01	9	0.16	0.01	99	0.02	0.02	64	-0.01	0.01	9
Other .....	-0.05	0	4	0.44	0.06	91	0.18	0.04	86	0.13	0.08	77	0	0.01	27
Real estate loans secured by farmland .....	-0.06	0	7	-0.03	0	9	0.49	0	97	0.09	0.02	87	-0.02	0.01	11
Commercial and industrial loans .....	-0.12	0.11	11	-0.78	0.20	0	-0.08	0.17	6	1.32	0.47	89	0.87	0.37	85
Loans to individuals .....	0.07	0.70	13	0.35	1.06	21	0.21	0.71	22	0.50	1.13	30	0.70	1.17	38
Credit card loans .....	1.28	1.88	29	2.74	2.41	54	1.68	1.84	44	2.51	2.92	37	2.27	3.11	31
Agricultural loans .....	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions .....			0		0			0			0		0		
Other loans and leases .....	2.25	0.16	96	1.42	0.09	96	2.56	0.10	98	1.74	0.15	96	1.80	0.15	96

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		41,057		52,012		54,300		68,332		63,396
90+ days past due loans and leases .....		0		0		0		0		147
Nonaccrual loans and leases .....		124,581		224,151		158,802		103,417		68,870
Total past due and nonaccrual loans and leases .....		165,638		276,163		213,102		171,749		132,413
Restructured 30–89 days past due .....		841		1,054		1,279		1,283		1,378
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		16,015		7,390		18,628		10,703		9,043
Total restructured loans and leases .....		16,856		8,444		19,907		11,986		10,421
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		11,845		19,067		10,381		20,148		21,578
Other real estate owned .....		929		1,738		873		2,232		950
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		0
Total other assets past due and nonaccrual .....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.40	0.32	71	0.50	0.33	78	0.54	0.32	81	0.64
90+ days past due loans and leases .....	0	0.10	10	0	0.11	8	0	0.10	10	0
Nonaccrual loans and leases .....	1.23	0.44	94	2.16	0.65	94	1.59	0.46	94	0.98
90+ days past due and nonaccrual loans and leases .....	1.23	0.59	88	2.16	0.82	90	1.59	0.62	92	0.98
30–89 days past due restructured .....	0.01	0.01	69	0.01	0.01	74	0.01	0.01	77	0.01
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured .....	0.16	0.10	76	0.07	0.13	44	0.19	0.10	77	0.10
30–89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.40	0.32	71	0.50	0.33	78	0.54	0.32	81	0.64
90+ days past due assets .....	0	0.10	9	0	0.11	8	0	0.10	9	0
Nonaccrual assets .....	1.23	0.45	94	2.16	0.66	94	1.59	0.47	94	0.98
30+ days past due and nonaccrual assets .....	1.63	0.94	85	2.66	1.18	90	2.13	0.97	89	1.62
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.86	0.35	91	1.55	0.50	93	1.09	0.36	93	0.74
90+ days past due and nonaccrual assets + other real estate owned .....	0.87	0.36	91	1.57	0.53	93	1.09	0.37	93	0.76
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.95	0.41	92	1.71	0.58	94	1.17	0.41	93	0.91
Allowance for loan and lease losses .....	139.18	62.77	88	198.40	69.27	93	167.58	62.64	90	94.53
Equity capital + allowance for loan and lease losses .....	8.52	3.67	92	14.78	5.03	94	10.16	3.60	94	7.60
Tier 1 capital + allowance for loan and lease losses .....	8.75	4.23	91	15.71	5.96	94	10.86	4.30	93	8.25
Loans and leases + other real estate owned .....	1.36	0.69	89	2.37	0.97	91	1.71	0.71	91	1.20

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.44	0.26	80	0.56	0.31	83	0.62	0.26	87	0.62	0.39	79	0.63	0.38	82
	90+ days past due .....	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	32
	Nonaccrual.....	1.50	0.51	92	2.59	0.76	93	2.01	0.52	95	0.93	0.76	68	0.77	0.46	80
Commercial and industrial	30–89 days past due.....	0.16	0.26	43	0.25	0.22	66	0.08	0.24	23	0.50	0.23	82	1.11	0.31	92
	90+ days past due .....	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....	0.56	0.53	61	1.66	0.69	89	0.65	0.57	67	1.87	0.75	92	1.67	0.83	86
Individuals	30–89 days past due.....	0.39	0.67	34	0.43	0.53	45	0.43	0.63	41	0.82	0.83	54	1.05	0.83	62
	90+ days past due .....	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	33
	Nonaccrual.....	0.20	0.16	66	0.32	0.22	72	0.23	0.17	70	0.47	0.28	77	0.38	0.17	81
Depository institution loans	30–89 days past due.....	0	0	45	0	0.01	44		0.01		0	0	46			0
	90+ days past due .....	0	0	48	0	0	50		0		0	0	46			0
	Nonaccrual.....	0	0.01	45	0	0	47		0		0	0	47			0
Agricultural	30–89 days past due.....	0.67	0.16	85	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	51.41	0.71	99	0	0.44	25	18.70	0.70	97	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due.....		0			0.03			0.50			0			0.07	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0	0.13	17	0	0.13	16	0	0.12	16	1.70	0.18	95	0.17	0.20	60
	90+ days past due .....	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0	0.08	22	3.81	0.15	99	0	0.09	21	2.92	0.15	99	0.35	0.13	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due .....	0.64	0.44	71	0.58	0.47	68	0.64	0.46	76	0.80	0.65	72	0.83	0.67	72
	90+ days past due .....	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	32
	Nonaccrual .....	0.31	0.68	29	0.51	0.88	30	0.41	0.71	37	0.61	0.89	41	0.61	0.73	47
Revolving	30–89 days past due .....	0.28	0.27	57	0.27	0.31	47	0.18	0.28	40	0.35	0.48	44	0.49	0.45	55
	90+ days past due .....	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0.01	0.05	60
	Nonaccrual .....	0.50	1.02	45	0.61	1.31	42	0.55	1.18	48	0.79	1.13	56	0.67	1	53
Closed-end	30–89 days past due .....	0.69	0.46	74	0.62	0.48	68	0.70	0.49	75	0.85	0.65	73	0.88	0.70	71
	90+ days past due .....	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	36
	Nonaccrual .....	0.29	0.66	31	0.49	0.85	32	0.40	0.67	39	0.59	0.87	41	0.60	0.70	50
Junior lien	30–89 days past due .....	0.04	0.01	91	0.04	0.01	87	0.03	0.01	86	0.06	0.02	89	0.07	0.02	90
	90+ days past due .....	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual .....	0.03	0.03	62	0.05	0.05	57	0.04	0.03	64	0.05	0.04	59	0.06	0.04	63
Commercial real estate	30–89 days past due .....	0.08	0.16	44	0.48	0.22	84	0.58	0.15	93	0.32	0.26	69	0.25	0.18	72
	90+ days past due .....	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual .....	3.44	0.37	97	5.70	0.62	97	4.53	0.38	99	1.32	0.62	87	1	0.23	97
Construction and development	30–89 days past due .....	0	0.19	17	1.38	0.22	93	0.06	0.17	55	0.61	0.28	79	0	0.28	12
	90+ days past due .....	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.11	0.17	61	8.76	0.50	96	1.59	0.20	92	2.90	0.41	91	1.99	0.20	94
1–4 family	30–89 days past due .....	0	0.03	29	0.05	0.03	72	0.06	0.02	83	0	0.03	28	0	0.06	25
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0	0.02	32	7.54	0.02	99	0	0.01	32	1.23	0.03	98	0	0.02	30
Other	30–89 days past due .....	0	0.14	20	1.33	0.16	93	0	0.13	21	0.61	0.22	84	0	0.20	15
	90+ days past due .....	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0.11	0.14	68	1.22	0.43	86	1.59	0.16	94	1.66	0.35	88	1.99	0.17	95
Multifamily	30–89 days past due .....	0.13	0.06	79	0.02	0.08	61	0	0.07	27	0.16	0.09	76	0.02	0.08	53
	90+ days past due .....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0.28	0.12	83	0.31	0.13	81	0.27	0.17	77	0.31	0.11	84	0.02	0.05	52
Nonfarm non-residential	30–89 days past due .....	0.08	0.13	51	0.44	0.20	81	0.78	0.13	93	0.31	0.23	69	0.35	0.14	85
	90+ days past due .....	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual .....	4.48	0.45	97	6.38	0.78	99	5.84	0.45	99	1.29	0.80	76	1.13	0.28	97
Owner Occupied	30–89 days past due .....	0.08	0.04	73	0.08	0.06	69	0.02	0.04	50	0.28	0.07	93	0.21	0.07	92
	90+ days past due .....	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual .....	1.09	0.17	98	1.50	0.32	97	1.15	0.17	99	0.73	0.27	90	0.71	0.16	96
Other	30–89 days past due .....	0.01	0.08	33	0.36	0.12	86	0.75	0.08	95	0.04	0.14	45	0.14	0.07	80
	90+ days past due .....	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual .....	3.39	0.24	98	4.88	0.40	99	4.69	0.23	99	0.57	0.44	65	0.43	0.10	92
Farmland	30–89 days past due .....	0.97	0.17	89	1.74	0.13	96	0.86	0.10	91	1.21	0.11	93	1.25	0.23	90
	90+ days past due .....	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	2.32	0.67	87	3.82	1.14	86	2.04	0.69	84	3.41	1.13	86	2.08	0.84	79
Credit card	30–89 days past due .....	0.68	0.87	31	0.80	0.75	45	0.63	0.81	27	3.01	0.95	94	0.93	1.19	24
	90+ days past due .....	0	0.45	16	0	0.56	14	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual .....	0.68	0.12	88	0.39	0.10	86	0.50	0.10	88	1.12	0.05	97	0.73	0.11	90

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,013,470	1,019,989	1,011,565	1,016,667	806,819										
Retained earnings .....	630,351	595,799	627,737	565,129	583,407										
Accumulated other comprehensive income (AOCI) .....	-102,544	-50,712	-37,629	-33,549	-36,941										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,541,277	1,565,076	1,601,673	1,548,247	1,353,285										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	276,346	286,796	277,528	288,618	254,289										
Accumulated other comprehensive income-related adjustments .....	-102,545	-50,712	-37,629	-33,549	-36,941										
Other deductions from common equity tier 1 capital .....	11,649	11,662	11,649	11,662	11,678										
Subtotal: .....	1,355,827	1,317,330	1,350,125	1,281,516	1,124,259										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,355,827	1,317,330	1,350,125	1,281,516	1,124,259										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	125,130	124,870	125,065	124,805	118,121										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	125,130	124,870	125,065	124,805	118,121										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	125,130	124,870	125,065	124,805	118,121										
<b>Tier 1 Capital</b> .....	1,480,957	1,442,200	1,475,190	1,406,321	1,242,380										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	123,775	123,518	123,680	123,434	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	82,604	101,553	83,617	124,443	57,941										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	206,379	225,071	207,297	247,877	57,941										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	206,379	225,071	207,297	247,877	57,941										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,687,336	1,667,271	1,682,487	1,654,198	1,300,321										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	14,485,668	14,370,795	14,543,166	14,162,798	10,694,530										
Less: Deductions from common equity tier 1 capital .....	287,995	298,458	289,177	300,281	265,967										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	14,197,673	14,072,337	14,253,989	13,862,517	10,428,563										
Total risk-weighted assets .....	9,989,640	9,905,417	9,864,631	9,939,933	8,281,761										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	13.57	12.18	75	13.30	12.54	67	13.69	12.37	74	12.89	12.35	65	13.58	12.11	78
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	14.82	12.88	80	14.56	13.31	75	14.95	13.11	78	14.15	13.08	77	15	12.78	82
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	16.89	14.72	83	16.83	15.37	80	17.06	14.91	83	16.64	15.23	76	15.70	14.36	74
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	10.43	9.06	84	10.25	9.15	79	10.35	8.98	81	10.14	9.13	79	11.91	9.76	91
Supplementary leverage ratio, advanced approaches HCs .....		6.62			7.94			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		176			2,633			4,302			9,799			8,929		-93.32	-94.10
Other insurance activities income .....		176			2,633			4,302			9,799			8,929		-93.32	-94.10
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		254,109			252,599			256,213			253,951			189,091		0.60	47.30

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0.15	0.38	65	1.88	0.38	87	0.77	0.36	79	1.76	0.41	88	1.87	0.47	88			
Premium income / Insurance activities revenue .....	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	16.08	12.22	66	16.13	11	71	16.24	12	66	16.48	11.03	72	14.54	11.51	61			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

**Foreign Activities**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.70			0.69			0.66			0.87			1.25	
<b>Cost: Interest-bearing deposits.....</b>															
		0.14			0.13			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans .....		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets.....		17.19			-2.56			9.48			2.04			12.40	
Deposits .....		-5.48			2.95			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		161,151	73,145	73,545	656	110,665	120.32	108055.03
Dividends .....		161,000	73,000	73,000	0	110,000	120.55	
Interest .....		37	31	90	201	209	19.35	5.71
Management and service fees .....		0	0	0	0	0	0	
Other income .....		114	114	455	455	456	0.00	0.00
Income from nonbank subsidiaries .....		18	17	68	93	144	5.88	-18.18
Dividends .....		18	17	68	93	144	5.88	-18.18
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Total income from subsidiaries .....		161,169	73,162	73,613	749	110,809	120.29	94150.88
Securities gains (losses) .....		0	0	0	0	29		
Other operating income .....		0	0	0	0	0		-100.00
Total operating income .....		161,169	73,162	73,613	749	110,838	120.29	69670.13
<b>Operating Expenses</b>								
Personnel expenses .....		157	150	633	637	744	4.67	-35.39
Interest expense .....		1,345	1,346	5,342	1,679	0	-0.07	
Other expenses .....		1,204	1,038	4,285	6,092	6,005	15.99	-13.44
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		2,706	2,534	10,260	8,408	6,749	6.79	65.61
Income (loss) before taxes .....		158,463	70,628	63,353	-7,659	104,089	124.36	
Applicable income taxes (credit) .....		-533	-498	-2,026	-1,517	-1,241		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		158,996	71,126	65,379	-6,142	105,330	123.54	
Equity in undistributed income of subsidiaries .....		-130,709	-30,889	88,944	80,996	5,102		
Bank subsidiaries .....		-130,709	-30,889	88,944	80,996	5,102		
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		28,287	40,237	154,323	74,854	110,432	-29.70	59.40
<b>Memoranda</b>								
Bank net income .....		30,291	42,111	161,944	80,996	115,102	-28.07	62.47
Nonbank net income .....		18	17	68	93	144	5.88	-18.18
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	1,501,789	84.52	1,560,031	86.97	1,696,714	92.31	1,607,122	1,311,045	-3.73	24.12	
Common and preferred stock .....	1,501,789	84.52	1,560,031	86.97	1,696,714	92.31	1,607,122	1,311,045	-3.73	24.12	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	4,104	0.23	4,103	0.23	4,103	0.22	4,102	3,685	0.02	22.84	
Common and preferred stock .....	4,099	0.23	4,099	0.23	4,099	0.22	4,098	3,679	0.00	22.80	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	-100.00	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	5	0	4	0	4	0	4	6	25.00		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0	0	-100.00	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	261,077	14.69	219,921	12.26	128,001	6.96	172,142	150,926	18.71	285.46	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0	-100.00	
Premises, furnishings, fixtures and equipment .....	1,908	0.11	1,908	0.11	1,908	0.10	1,908	1,908	0.00	0.00	
Intangible assets .....	4,093	0.23	4,093	0.23	4,093	0.22	4,093	5,708	0.00		
Other assets .....	3,809	0.21	3,766	0.21	3,194	0.17	3,348	2,194	1.14	287.88	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total assets .....	1,776,780	100.00	1,793,822	100.00	1,838,013	100.00	1,792,715	1,475,466	-0.95	37.60	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	123,670	6.96	123,413	6.88	123,575	6.72	123,329	0	0.21		
Other liabilities .....	479	0.03	556	0.03	1,813	0.10	1,889	381	-13.85	-80.95	
Balance due to subsidiaries and related institutions .....	129,119	7.27	128,859	7.18	129,054	7.02	128,794	121,800	0.20	16.10	
Total liabilities .....	253,268	14.25	252,828	14.09	254,442	13.84	254,012	122,181	0.17	122.70	
Equity Capital .....	1,523,512	85.75	1,540,994	85.91	1,583,571	86.16	1,538,703	1,353,285	-1.13	29.38	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0	0		
Common stock .....	1,267	0.07	1,272	0.07	1,266	0.07	1,270	1,069	-0.39	24.22	
Common surplus .....	1,012,308	56.97	1,018,822	56.80	1,010,405	54.97	1,015,502	805,750	-0.64	40.00	
Retained earnings .....	612,481	34.47	571,612	31.87	609,529	33.16	555,480	583,407	7.15	27.52	
Accumulated other comprehensive income .....	-102,544	-5.77	-50,712	-2.83	-37,629	-2.05	-33,549	-36,941			
Other equity capital components .....	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	1,776,780	100.00	1,793,822	100.00	1,838,013	100.00	1,792,715	1,475,466	-0.95	37.60	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	129,119	7.27	128,859	7.18	129,054	7.02	128,794	121,800	0.20	16.10	
Notes payable to subsidiaries that issued TPS .....	125,130	7.04	124,870	6.96	125,065	6.80	124,805	118,121	0.21	16.00	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	7.07	9.94	22	10.46	12.54	36	9.95	11.94	34	5.01	7.29	26	8.48	9.68	30
Bank net income / Average equity investment in banks .....	7.58	10.44	22	10.64	12.55	38	9.96	11.80	39	5.50	7.45	27	8.70	10.51	31
Nonbank net income / Average equity investment in nonbanks .....	1.76	11.36	33	1.66	12.53	26	1.66	13.12	25	2.37	9.75	34	3.99	7.89	41
Subsidiary HCs net income / Average equity investment in sub HCs .....	8.34			11.69			10.11			7.01			8.55		
Bank net income / Parent net income .....	107.08	97.54	77	104.66	95.97	77	104.94	96.79	72	108.21	88.16	72	104.23	82.22	60
Nonbank net income / Parent net income .....	0.06	3.43	44	0.04	2.83	38	0.04	3.40	36	0.12	3.59	38	0.13	5.93	32
Subsidiary holding companies' net income / Parent net income .....		80.23			65.70			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	16.62	16.87	65	16.41	17.74	63	16.07	16.81	66	16.51	20.06	62	9.03	20.43	40
Total debt / Equity capital .....	8.12	11.65	51	8.01	11.90	50	7.80	11.71	51	8.02	14.41	48	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital .....	16.33	13.71	68	16.11	14.30	69	15.70	13.63	68	16.13	16.67	67	8.73	16.36	46
Total debt + Loans guaranteed for affiliate / Equity capital .....	8.12	11.72	51	8.01	12.02	49	7.80	11.77	50	8.02	14.68	47	0	14.56	13
Total debt / Equity capital – excess over fair value .....	8.12	11.75	51	8.01	12	50	7.80	11.81	51	8.02	14.52	48	0	14.51	13
Long-term debt / Equity capital .....	8.12	11.08	52	8.01	11.33	50	7.80	10.95	51	8.02	13.56	48	0	13.04	13
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	39.52	40.81	43	40.72	35.48	51	39.82	39.86	43	40.52	34.67	54	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	98.84	103.47	27	101.50	102.85	45	107.40	103.22	77	104.71	102.81	65	97.15	103.22	16
Total investment in subs / Equity capital .....	98.84	108.45	20	101.50	108.21	35	107.40	108.40	66	104.71	110.16	50	97.15	111.07	8
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.16	0.38	25	0.14	0.22	47	0.76	0.29	78	0.97	0.47	73	-0.35	0.36	14
Equity investment in subs – equity cap / Net income-div (X) .....		1.31		0.36	0.74	36	2.17	1.05	86		1.82				1.22
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	576.66	129.62	98	276.51	111.20	92	68.43	152.85	14	2.23	136.59	1	135.16	177.68	37
Cash from ops + noncash items + op expense / Op expense + dividend .....	-4.22	125.04	12	-3.86	98.58	12	2.71	154.48	3	7.11	147.24	2	1.32	190.27	4
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	574.58	98.29	96	279.36	85.35	93	60.07	98.54	19	120.89	134.08	56	94.46	116.34	21
Pretax operating income + interest expense / Interest expense .....	11,881.64	2,251.18	91	5,347.25	1,142.88	91	1,285.94	1,835.33	50	-356.16	2,016.32	0		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	8,035.05	1,728.15	93	3,652.72	1,357.31	87	904.99	1,770.77	36	-55.26	1,539.23	1	2,253.71	1,632.83	74
Dividends + interest from subsidiaries / Interest expense + dividends .....	603.65	145.40	96	287.01	117.86	89	69.27	174.12	14	0.31	150.43	2	144.87	210.80	32
Fees + other income from subsidiaries / Salary + other expenses .....	8.38	9.52	73	9.60	13.36	68	9.25	11.92	69	6.76	13.95	65	6.76	16.52	63
Net income / Current part of long-term debt + preferred dividends (X) .....		20.52			33.13			47.61			35.64				57.11
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.42	23	0	3.97	23	0	3.44	25	0	3.85	24	0	2.64	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.24			0.05			0.17			0.10				0.04
Nonaccrual .....		0.75			1.22			0.92			1.03				0.54
Total .....		1			1.27			1.09			1.13				0.58
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	15.93	64.91	6	33.89	74.87	22	153.37	66.37	91		81.10		72.32	57.84	69
Dividends declared / Net income .....	89.56	33.46	98	59.91	23.13	96	64.98	28.27	96	124.42	42.29	95	68.98	33.08	94
Net income – dividends / Average equity.....	0.74	6.76	6	4.19	9.52	8	3.49	8.62	6	-1.22	4.14	10	2.63	6.46	11
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	635.48	124.34	96	302.84	101.14	92	72.80	155.92	21	0	132.17	7	144.41	178.13	42
Dividends from nonbank subsidiaries .....	0.07	1.65	74	0.07	3.28	69	0.07	4.90	52	0.10	3.41	55	0.19	7.53	47
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	635.56	153.16	96	302.91	128.99	88	72.87	203.53	13	0.10	174.85	5	144.60	260.40	29
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	531.51	43.39	98	173.35	30.63	98	45.08	45.96	45	0	60.28	4	95.57	66.55	81
Interest income from bank subsidiaries.....	0.12	0.15	77	0.07	0.12	72	0.06	0.11	74	0.25	0.36	67	0.18	0.54	66
Management and service fees from bank subsidiaries .....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0.38	0	95	0.27	0	95	0.28	0	95	0.56	0	95	0.40	0	96
Operating income from bank subsidiaries .....	532.01	49.34	97	173.70	33.49	97	45.41	51.33	43	0.81	62.88	6	96.15	69.36	74
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	31.46	84	100	47.24	78	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	100	39.06	82	100	69.48	74	100	87.22	66	100	79.84	64	100	150.41	51
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				61.23
Interest income from subsidiary holding companies .....		11.88			6.44			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20				76.49
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.90	60.28	75	99.78	58.57	80	99.17	74.16	73	0	69.76	8	99.24	67.32	77
Interest income from bank subsidiaries.....	0.02	1.04	57	0.04	0.72	57	0.12	0.23	69	26.84	0.63	97	0.19	0.80	60
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0.07	0.01	92	0.16	0.02	92	0.62	0.02	93	60.75	0.04	99	0.41	0.03	92
Operating income from bank subsidiaries .....	99.99	73.91	76	99.98	71.70	84	99.91	83.13	78	87.58	82.20	28	99.84	78.80	83
Dividends from nonbank subsidiaries .....	0.01	4.30	61	0.02	5.32	62	0.09	3.07	53	12.42	1.95	91	0.13	2.65	50
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0.01	6.88	49	0.02	10.59	45	0.09	4.67	44	12.42	4.70	85	0.13	7.29	36
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt .....	104.41	28.43	88	104.41	29.59	89	104.43	26.38	90	104.43	27.08	91			28.33